

The Evening World.

ESTABLISHED BY JOSEPH PULITZER.
Published Daily Except Sunday by the Press Publishing Company, No. 53 to 61 Park Row, New York.
RALPH PULITZER, President, 61 Park Row.
J. ANGELO SHAW, Treasurer, 61 Park Row.
JOSEPH PULITZER, Jr., Secretary, 61 Park Row.

Entered at the Post-Office at New York as Second-Class Matter.
Subscription Rates to The Evening World for England and the Continent and
World for the United States and Canada. All Countries in the International
Postal Union.
One Year.....\$2.50 One Year.....\$2.75
One Month......25 One Month......25

VOLUME 57.....NO. 20,230

ALL'S WELL.

JUDGE GARY'S reassuring report about the nation suffers no whit from its admission that "we are, to a certain extent, up in the air." We shall come down again safely without any serious detriment to dividends.

"Ours is the richest of all nations," the Judge reminds us, and we like to hear him say it.

"We have the most gold. We have the largest amount in cash. We have become a creditor nation. The annual productive capacity of the United States exceeds in value that of all other countries. We are practically self-contained for the purpose of supplying our necessities."

And there you are. When the war ends and other nations resume business we shall have to take care, of course, to be more self-contained than ever. This can best be accomplished by building a tariff wall—not too high, the Judge advises, but thick and strong—around the country.

Safe within that wall we may go on prospering by the simple method of figuring two hundred dollars profit on every hundred dollars' worth of anything we produce or manufacture. If we stick to this policy we shall continue to enrich one another year after year and decade after decade, until everybody is so well to do that envy of the very rich will cease and the country will become so satisfied and self-contained and self-sufficient that its felicity will be only comparable to that of the boy who at last discovered how to lift himself by his own boot straps.

The Lawson plumbing outfit still consists chiefly of a blowpipe.

BAD MANNERS BEHIND HOTEL DESKS.

THE present crowded season in New York has brought more complaints than usual of incivility and insolence on the part of hotel clerks, particularly toward women travelling alone whose means compel them to take low-priced rooms and practice economy in their restaurant orders.

The most successful of the retail merchants who have prospered in this city have always made it the first rule of their establishments that the customer who buys a spool of thread must be treated with as much courtesy as the one who buys a ten thousand dollar trousseau. We do not see why the same policy should not prevail in all hotels that pretend to call themselves first class.

In a city like New York the supercilious hotel clerk ought to be by this time only a rare survival. We should have supposed that no hotel manager hereabout could afford to let a clerk show his feelings toward a woman guest who pays the minimum rate by throwing her room key at her, turning his back to her inquiries or otherwise emphasizing his indifference. We should have supposed that a hotel manager would not only permit this sort of thing, but that he would use the utmost vigilance to make certain that it never happened.

It does happen, and unfortunately those who suffer most from it are usually too timid to report it.

\$22,000,000 in gold, \$172,000,000 in securities and another \$7,000,000 in cash were being toted around in downtown Manhattan last Sunday. Previous announcement of the proceedings was considerably withheld lest it should mar anybody's enjoyment of the day.

POVERTY DEFIES PROSPERITY.

GOOD TIMES and increased demand for labor have done little toward reducing poverty in this city. The report of the Charity Organization Society for the year ending Sept. 30 shows that during that period the number of families receiving aid was only 200 less than the number helped in 1912 or 1913, before the problem of the unemployed became pressing.

"That there should be so much distress in a time of general prosperity," the report maintains, "is only another confirmation of the society's long established position that poverty is not merely a problem of employment or unemployment, not one entirely of economics and industrial conditions, but that it is also a complex social problem whose roots lie deep in environment, heredity, character and health."

In other words, poverty is not infrequently a habit. Where it has become a habit, direct relief seldom if ever effects a cure. No surroundings are more favorable to the development of the poverty habit than the crowded sections of a big city where men and women are never completely left to their own resources, where aid is always just around the corner.

That poverty in New York shows no marked increase is reason enough for satisfaction.

Peace seems to be having trouble with the magneto.

Hits From Sharp Wits

Men howl a lot over women's freak fashions, but the wisest watch and the tight trousers are not things of beauty or joys forever.—Milwaukee News.
The voice of conscience may be small, but it is mighty in its persistence.—Albany Journal.
Money talks, but in these days when a dollar goes into a grocery it whispers.—Toledo Blade.
About the only cheap thing we know to eat is less.—Columbia (S. C.) State.
It is suggested that about the only commodity that is not above the reach of every one is the proverbial peck of trouble.—Knoxville Journal.
Confidence once broken can never be perfectly restored. After a man is known to be untruthful he ceases to be dangerous.—Albany Journal.

The Big "Leak"

Copyright, 1917, by The Press Publishing Co. (The New York Evening World.)

By J. H. Cassel



Small Loan Banks Help to Make the Needy Prosperous

\$25-a-Week Man Most Persistent Borrower, Says Clark Williams, Leader in Plan to Aid Victims of Debt.

By James C. Young.

Once in so often the average man finds it necessary to borrow money. Then he must pay it back—which means a struggle with the family budget. What are the things that lead him into debt? Where shall he find the key to the door of thrift?

CLARK WILLIAMS, President of the Industrial Finance Corporation, probably knows more about that subject than almost any other man in New York. He is head of the organization which introduced Morris plan banks throughout the country. According to Mr. Williams, the principal causes of embarrassment



in the typical New York home are: Necessity of paying previous loans, often to usurers, redemption of pawn, and miscellaneous debts. Deaths. Weddings. Education. Business expansion. Mortgage interest, taxes and rent.

The fifty-nine Morris plan banks, scattered from one coast to the other, are endeavoring to help the average man become solvent. The system under which they operate was first tried five years ago, and the New York institution is just two years old. Those two years have shown that it is the \$25-a-week man who is most often in financial trouble. That is the average

To-Day's Anniversary

BERNARD LE BOVIER DE FONTENELLE is the name of a French writer and philosopher whose once great fame has almost died out, although his masterpiece, "Conversations on the Plurality of Worlds," is worthy of a better fate. It was 160 years ago to-day that Fontenelle died, just thirty days short of the century mark. His longevity was attributed to help the average man become solvent. The system under which they operate was first tried five years ago, and the New York institution is just two years old. Those two years have shown that it is the \$25-a-week man who is most often in financial trouble. That is the average

wage of all the thousands who have had dealings with the local bank. "It is necessary to understand the functions of the Morris plan in order to measure its value as a constructive agency," said Mr. Williams. "Suppose that a salaried employee faces immediate need for \$100. He applies for a loan at several commercial banks and is told that they are not engaged in the small loan business. Ordinarily the man so situated will approach a friend and enter into an unbusiness-like arrangement, or he will apply to a loan shark, with the inevitable result. "But if he makes his needs known to a Morris plan bank he is made welcome and finds that his character is an asset, because the Morris plan is predicated upon the principle that character is the basis of credit. "The applicant asks for the loan of \$100.

"Repayment of the loan is made at the rate of \$2 a week, which goes to the purchase of a certificate of \$100. Clear of debt he leaves the institution a self-respecting citizen. It has become his habit. "By the instrumentality of the weekly payments our borrower has unconsciously learned how easily he may lay aside \$2 a week, and is readily induced to continue the custom. "We believe in the self development of those of small means, and the offering of opportunity which will enable men to help themselves on a basis which insures the maintenance of self respect. "This certainly forms the basis for partnership between labor and capital. Why it has not been done before I do not know. It is simply industrial banking. The Bank of France in 1913 discounted more than 30,000,000 loans of more than \$4,000,000,000.

The Jarr Family

By Roy L. McCardell

Copyright, 1917, by The Press Publishing Co. (The New York Evening World.)

"WILL you go down to them new buildings and ask Rafferty, the contractor, to come up here?" asked Gus of Dinkston, in a wheedling tone. Dinkston looked down at his feet, which were shod with spats and rubbers, but to Mr. Jarr's belief, no shoes, and replied, "Trinkgeld and largess for transportation." "How much do you want?" asked Gus, who understood the word "Trinkgeld," at least. "On my own affairs I can be a pedestrian, no matter how comprehensive the itinerary," replied Dinkston, "but in the capacity of plenipotentiary."

"Who said anything about the plenipotentiary?" asked Gus. "And as the only individual who has succeeded in taming and training the famous Halcicorn Mexicanos, or jumping bean, I refuse to walk. Did I jump it would simply be occasion for the congratulations of the cannibals," continued the poet, not heeding Gus's question. "What does the fellow mean, what does he mean?" growled Gus. "I think he means he wants car fare," said Mr. Jarr. "It will not herd with the vulgar in the crowded conveyances of intra-mural traffic," said Mr. Dinkston loftily. "He wants to go in a taxicab," explained Mr. Jarr. "Here is fifty cents, then," said Gus with a sigh. "Sixty cents there and sixty back," said Dinkston. "I must present a gratuity to the driver."

Gus handed over the money, greatly to Mr. Jarr's surprise, and Dinkston departed. "What's the great jumping bean secret between you and Rafferty and Dinkston?" asked Mr. Jarr. "Dinkston ain't in the secret," explained Gus. "It's only me and Rafferty. Dinkston come back from Mexico with them trained fleas in armor, them chumping beans, and me and Rafferty bought them because Rafferty has a great idea for next Christmas, because he is sore at his wife making him buy her diamonds, but it was me that gave him the idea."

"What is the idea?" Mr. Jarr inquired. "Well, don't tell Rafferty I told you. But next Christmas he is going to set diamonds in the backs of the chumping beans and put them in rings and lockets and give them to his wife. Then at night he will whistle and the chumping beans will chump out of the settings into their nest in this box and his wife will think burglars took 'em, the diamonds, see?" Mr. Jarr could imagine how Gus might be inveigled into any scheme no matter how sublime or ridiculous, or both—but how Rafferty, the hard-headed and astute builder, could give attention to such a preposterous thing was beyond him. He said nothing, however, but whiled away the time watching the aimless antics of the jumping beans in the box until the sound of a taxicab drawing up in front of the place presaged the arrival of Dinkston and Rafferty. "You must have money to burn in spoliene, Gus," said Rafferty, "to

send for me with a taxicab." "Rafferty is more used to wheelbarrows," remarked Mr. Michael Angelo Dinkston, with a peculiar gleam in his eyes, "and yet he could not tell you what a wheelbarrow is. What is a wheelbarrow, Rafferty?" "Sure any fool knows that," was the builder's reply. "A wheelbarrow is a little, one-wheeled cart that's pushed with two handles." "A wheelbarrow," said Mr. Dinkston glibly, "is a machine that was invented to teach certain people to walk on their hind legs."

He dodged just in time, as the enraged Rafferty—who began his business career pushing a wheelbarrow—aimed a terrific blow at him. And when the dust of conflict cleared away Dinkston was gone and so was the box of jumping beans, the agile Halcicorn Mexicanos.

Sayings of Mrs. Solomon.

By Helen Rowland.

Copyright, 1917, by The Press Publishing Co. (The New York Evening World.)

HOW long, oh, ye Simple Ones, will ye continue to choose a husband for the shape of his nose and the nobility of his character? For, verily, verily, I say unto you, it is not his big sins but his little follies; it is not his morals but his MANNERS, which shall try thy soul in the close communion of matrimony!

Behold, I said unto the Grass Widow: "Wherefore didst thou part from thine husband?" And she answered me sadly, saying: "Alas, he was a good and noble man! Yet, despite all my pleadings did he insist upon keeping an alarm clock which went off at DAWN! Despite all my cajolings did he go to sleep after dinner! Therefore did I divorce him."

I said unto the second Grass Widow: "Wherefore hast thou put aside thy beloved?"

And she answered me tearfully, saying: "Lo, he was the light of mine existence! Yet had I clung to him I should even now be dead. For I am a salamander, but he was a FROGGH Air Fiend! And night and day, winter and summer, snow or rain, were the windows of mine house flung open to the blasts of heaven."

And I questioned a third, saying: "Wherefore hast thou cast off thy spouse?"

And she answered me bitterly, saying: "Alas, he was a kind and gentle soul! But after the honeymoon he took unto himself a PIPE and would not be parted from it! Likewise he grew himself a BEARD—and the light of my romance went out!"

Then I admonished them one and all, saying: "Go to, go to, my children! None of these things are CRIMES!"

But they mocked me with their ha-ha's, crying: "Nay, verily! They are only infirmities!"

"But what is an occasional Crime compared to a daily Nuisance?"

"Yes, what is a storm on the mountaintop compared to a pebble in the shoe?"

"What is a passing fire engine compared to a phonograph in the next apartment?"

"Verily, verily, it is easier to live with a polished burglar than with an honest man who tucketh his napkin in his waistcoat and splitteth his soup upon his chin."

"It is pleasanter to live with a kindly and good-natured murderer than with a dyspeptic missionary that scowleth at the cook and growleth at the breakfast."

"It is more comforting to live with a gentle forger than with a philanthropist that criticiseth thy hair and readeth the newspaper aloud after dinner."

"For lo, a Criminal keepeth his crimes to himself! But a Fanatic exercises his whims and caprices in the bosom of his family!"

"And which of these would ye have?"

Selah.

Ellabelle Mae Doolittle

By Bide Dudley

Copyright, 1917, by The Press Publishing Co. (The New York Evening World.)

THE Live and Let Live Section of the Women's Betterment League of Delhi is to give an entertainment soon with the end in view of swelling its Anti-War Fund. The ladies plan to send each of the rulers of the warring nations a postal card daily, urging them to stop the contest. Realizing that money is needed for such an undertaking, the fund was started by the subscription route. Only \$2.15 was collected, however, so Mrs. Ellabelle Mae Doolittle, Promptress of the League, decided upon the entertainment plan.

The Section met at Hugu Hall night before last to determine what sort of entertainment it should be. Among those present was the noted poetess, Ellabelle Mae Doolittle, and when she was called on to express an opinion, she suggested a minstrel show.

"Let us all don the cork," she said with a twinkle in her eye. "Then we will be sure the show will be a corker." "Very good, girls!" said Mrs. Skeeter O'Brien, seated in the front row, "but I favor a comical opera like Gilbert and Sullivan are grinding out in New York."

"I'm inclined to favor the opera, too," said Promptress Pertie. "It might be possible for us to get John L. Sullivan to come here and appear in one of his own works." Miss Doolittle arose and held up one hand. "Let us not argue," she said. "All in favor of having a minstrel show say 'aye.'"

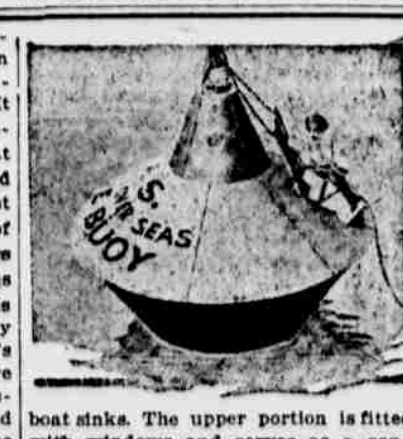
The motion was carried unanimously and the poetess threw a kiss to the assemblage and retired gracefully. The ladies stood up and applauded. All were pleased.

War Pays Scandinavia's Debts

THE war has brought such prosperity to Scandinavian countries that the governments of Sweden, Norway and Denmark have increased their income sufficiently to pay off all their public indebtedness. The loss in value of foreign exchange has enabled Scandinavians to discount their foreign obligations by 10 per cent or more in the case of the Allied countries and by nearly 30 per cent in the case of Germany. Denmark has made millions out of the war in trading with Germany, demanding and receiving high prices for all goods passing over the border, but the Danes have the uneasy feeling that the Teutons are only awaiting the slightest excuse to "cross the border and take their groceries without paying for them," as one Dane has expressed it. Sweden has perhaps shared most largely in the fruits of the war traffic, and this fact, coupled with the general fear of Russia, has made money the most coveted thing in the country. Profits of the war trade have made millions out of Swedes who, before the war, were only well to do. With agriculture fostered by the high prices for all farm products, and favored by an unusually good season, Sweden has had the greatest crops in her history. The Norwegians have derived their greatest profits from shipping and fisheries. The shipping companies of Denmark and Norway have been veritable gold mines, and it is a poor seaport town of either country that does not possess a new "millionaire colony." The Germans pay almost any price for foodstuffs from Scandinavia, and they are peevish because of the great prices demanded, and all over Germany one may hear the Scandinavians denounced as robbers who take advantage of their neighbor's necessities.

Big Buoy Substitute for Lifeboats

A LIFE buoy capable of sheltering 40 persons has been on exhibition recently in the Willamette River at Portland Ore. It is intended as a substitute for a lifeboat, and its inventor claims that it is unsinkable, noncollapsible, and will ride upright in the roughest sea. The device is made entirely of steel and resembles a huge top, says Popular Mechanics. Entrance is gained through a trapdoor which is water-tight when closed. The buoy is intended to be kept on a vessel's deck and if in time of danger there is no opportunity to launch it, passengers need only get inside and wait for it to take the water as the



boat sinks. The upper portion is fitted with windows and serves as a conning tower, where lights or other distress signals can be displayed. A storage battery supplies current for lights and for a ventilating fan that periodically expels air through a vent in the tower. The vent can be regulated by a person acting as a lookout. Circular tiers of seats are provided for the occupants. There is also space for storing water and provisions enough to last a week or ten days. The anchor consists of three heavy pipes which telescope one within the other and can be drawn up by a winch. The lower end of the anchor is filled with cement for ballast. The buoy weighs 2,000 pounds.